



**IMAGING COVER SHEET**

NAIC #: 56197

NAIC Group Code: 000

Company Name: ALLIANCE OF TRANSYLVANIAN SAXONS

Company Type:  P&C  Life  HIC  Frat  Title  MEWA  HW  MPA  
 DOMESTIC  FOREIGN

Form Type: STATEMENTS

Sub-form Type: QUARTERLY

Transaction # (if applicable): \_\_\_\_\_

Effective Date: \_\_\_\_\_

Additional Info: SECOND QUARTER, PERIOD ENDING JUNE 30, 2002

Date Scanned: \_\_\_\_\_

Scanned By (initials): \_\_\_\_\_

# **QUARTERLY STATEMENT**

**OF THE**

RECEIVED  
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# **Alliance Of Transylvanian Saxons**

Of

## **Cleveland**

## **in the state of OH**

### **to the Insurance Department**

### **of the State of**

For the Period Ended

June 30, 2002

# **2002**



# QUARTERLY STATEMENT

As of June 30, 2002  
of the Condition and Affairs of the

## Alliance Of Transylvanian Saxons

NAIC Group Code..... , NAIC Company Code..... 56197 Employer's ID Number..... 34-0138510  
(Current Period) (Prior Period)

Organized under the Laws of Ohio State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated..... August 31, 1902

Commenced Business..... August 31, 1902

Statutory Home Office	5393 Pearl Road ..... Cleveland ..... OH ..... 44129-1597 <i>(Street and Number) (City or Town, State and Zip Code)</i>	
Main Administrative Office	5393 Pearl Road ..... Cleveland ..... OH ..... 44129-1597 <i>(Street and Number) (City or Town, State and Zip Code)</i>	440-842-8442 <i>(Area Code) (Telephone Number)</i>
Mail Address	5393 Pearl Road ..... Cleveland ..... OH ..... 44129-1597 <i>(Street and Number or P. O. Box) (City or Town, State and Zip Code)</i>	
Primary Location of Books and Records	5393 Pearl Road ..... Cleveland ..... OH ..... 44129-1597 <i>(Street and Number) (City or Town, State and Zip Code)</i>	440-842-8442 <i>(Area Code) (Telephone Number)</i>
Internet Website Address	atsaxons.com	
Statement Contact	Joan Annetie Miller-Malue <i>(Name)</i> office@atsaxons.com <i>(E-Mail Address)</i>	440-842-8442 <i>(Area Code) (Telephone Number) (Extension)</i> 440-842-5442 <i>(Fax Number)</i>
Policyowner Relations Contact	5393 Pearl Road ..... Cleveland ..... OH ..... 44129-1597 <i>(Street and Number) (City or Town, State and Zip Code)</i>	440-842-8442 <i>(Area Code) (Telephone Number) (Extension)</i>

### OFFICERS

President ..... David Philip Bokesch 283-24-1755 Treasurer ..... Denise Aeling Crawford 294-68-0420  
Secretary ..... Monica Marie Weber 300-54-1491 Actuary ..... Heidorn Consulting, Inc.

### VICE PRESIDENTS

Joan Annette Miller-Malue 277-46-4284 Henry Fred Holmes 177-09-3490 Robert Burns Cunningham, III 192-40-2580

### DIRECTORS OR TRUSTEES

George Richard Raiger 273-28-4118 Thomas Joseph Manning 185-30-1433 Andrew Schiller 311-32-1584 Ema Litschel 273-78-2881  
George Joseph Schemmel 376-26-2184 John Boehm Jr. 287-36-0431 Sofia Bartell Froom 268-42-3104

Honorary Past Presidents: Edward Robert Schneider 294-05-3920

State of..... Ohio  
County of..... Cuyahoga

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions and Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ, or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature)	(Signature)	(Signature)
David Philip Bokesch 283-24-1755	Monica Marie Weber 300-54-1491	Denise Aeling Crawford 294-68-0420
(Printed Name)	(Printed Name)	(Printed Name)
President	Secretary	Treasurer

Subscribed and sworn to before me this

12 day of August, 2002

PATTY A. CUNNINGHAM  
Notary Public, State of Ohio  
My Commission Expires April 29, 2006

**ASSETS**

	Current Statement Date			4 December 31, Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	39,101,977		39,101,977	38,506,246
2. Stocks:				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	10,271,044		10,271,044	7,922,548
3. Mortgage loans on real estate:				
3.1 First liens.....	68,323		68,323	73,621
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the society (less \$.....0 encumbrances).....	22,853		22,853	23,847
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Certificate loans and liens.....	130,681		130,681	135,749
6. Cash (\$.....(642,098)) and short-term investments (\$.....1,272,964).....	630,866		630,866	1,749,942
7. Other invested assets.....			0	
8. Receivable for securities.....			0	
9. Aggregate write-ins for invested assets.....	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9).....	50,225,744	0	50,225,744	48,411,953
11. Reinsurance ceded:				
11.1 Amounts recoverable from reinsurers.....			0	
11.2 Commissions and expense allowances due.....			0	
11.3 Experience ratings and other refunds due.....			0	
11.4 Other amounts receivable under reinsurance contracts.....			0	
12. Electronic data processing equipment and software.....			0	
13. Premiums actually collected by subordinate lodges not yet remitted to home office (excluding \$.....0 loading).....			0	
14. Life insurance premiums and annuity considerations deferred and uncollected on in force (less premiums on reinsurance ceded and less \$.....0 loading).....	10,777		10,777	15,091
15. Accident and health premiums due and unpaid.....			0	
16. Investment income due and accrued.....	705,391		705,391	672,891
17. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
18. Receivable from subsidiaries and affiliates.....			0	
19. Amounts due from agents.....			0	
20. Other assets nonadmitted.....			0	
21. Aggregate write-ins for other than invested assets.....	275,702	275,702	0	0
22. Total assets excluding Separate Accounts Business (Lines 10 to 21).....	51,217,614	275,702	50,941,912	49,099,935
23. From Separate Accounts statement.....			0	
24. TOTALS (Lines 22 and 23).....	51,217,614	275,702	50,941,912	49,099,935

**DETAILS OF WRITE-INS**

0901. ....			0	
0902. ....			0	
0903. ....			0	
0998. Summary of remaining write-ins for Line 9 from overflow page.....	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	0	0	0	0
2101. Retirement Funds.....	275,627	275,627	0	
2102. Deposit.....	75	75	0	
2103. ....			0	
2198. Summary of remaining write-ins for Line 21 from overflow page.....	0	0	0	0
2199. Totals (Lines 2101 thru 2103 plus 2198) (Line 21 above).....	275,702	275,702	0	0

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Aggregate reserve for life contracts (including \$.....0 Modco Reserve)	39,544,897	37,911,155
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve)		
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve)	4,449,125	4,274,076
4. Contract claims:		
4.1 Life	117,422	109,191
4.2 Accident and health		
5. Refunds due and unpaid		
6. Provisions for refunds payable in following calendar year-estimated amounts:		
6.1 Apportioned for payment to		
6.2 Not yet apportioned	94,000	92,000
7. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums	3,216	4,130
8. Certificate and contract liabilities not included elsewhere:		
8.1 Surrender values on canceled contracts		
8.2 Other amounts payable on reinsurance including \$.....0 assumed and \$.....0 ceded		
8.3 Interest maintenance reserve (IMR)	87,808	73,973
9. Commissions to fieldworkers due or accrued-life and annuity contracts \$.....0, accident and health \$.....0 and deposit-type contract funds \$.....0	1,030	1,306
10. Commissions and expense allowances payable on reinsurance assumed		
11. General expenses due or accrued	9,025	9,450
12. Transfers to Separate Accounts due or accrued (net) (including \$.....0 accrued for expense allowances recognized in reserves)		
13. Taxes, licenses and fees due or accrued	1,691	1,266
14. Unearned investment income		
15. Amounts withheld or retained by Society as agent or trustee	2,742,674	2,612,797
16. Amounts held for fieldworkers' account, including \$.....0 fieldworkers' credit balances		
17. Remittances and items not allocated	1,157	2,136
18. Net adjustment in assets and liabilities due to foreign exchange rates		
19. Liability for benefits for employees and fieldworkers if not included above		
20. Borrowed money \$.....0 and interest thereon \$.....0		
21. Miscellaneous liabilities:		
21.1 Asset valuation reserve	1,482,169	1,482,169
21.2 Reinsurance in unauthorized companies		
21.3 Funds held under reinsurance treaties with unauthorized reinsurers		
21.4 Payable to subsidiaries and affiliates		
21.5 Drafts outstanding		
21.6 Funds held under coinsurance		
21.7 Payable for securities		
22. Aggregate write-ins for liabilities	237,204	245,489
23. Total Liabilities excluding Separate Accounts business (Lines 1 to 22)	48,771,418	46,819,138
24. From Separate Accounts Statement		
25. Total liabilities (Lines 23 to 24)	48,771,418	46,819,138
26. Aggregate write-ins for other than liabilities and surplus funds	0	0
27. Surplus notes		
28. Aggregate write-ins for surplus funds	0	0
29. Unassigned funds	2,170,494	2,280,797
30. Totals (Lines 26 through 29) (including \$.....0 in Separate Accounts Statement)	2,170,494	2,280,797
31. Totals (Lines 25 + 30)	50,941,912	49,099,935

**DETAILS OF WRITE-INS**

2201. Line 14 from 2000 Annual Statement		
2202. Unallocated Special Deposit	60,000	68,410
2203. Scholarship Fund	177,204	177,079
2298. Summary of remaining write-ins for Line 22 from overflow page	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	237,204	245,489
2601. ....		
2602. ....		
2603. ....		
2698. Summary of remaining write-ins for Line 26 from overflow page	0	0
2699. Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above)	0	0
2801. ....		
2802. ....		
2803. ....		
2898. Summary of remaining write-ins for Line 28 from overflow page	0	0
2899. Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above)	0	0

## SUMMARY OF OPERATIONS

(EXCLUDING UNREALIZED CAPITAL GAINS AND LOSSES)

	1 Current Year To Date	2 Prior Year To Date	2 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts.....	1,514,559	932,370	2,484,799
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	1,575,181	1,717,833	3,231,326
4. Amortization of Interest Maintenance Reserve (IMR).....			(27,453)
5. Separate Accounts net gain from operations excluding unrealized gains and losses.....			
6. Commissions and expense allowances on reinsurance ceded.....			
7. Reserve adjustments on reinsurance ceded.....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts.....			
8.3 Aggregate write-ins for miscellaneous income.....	278	2,681	2,239
9. Totals (Lines 1 to 8.3).....	3,090,018	2,652,884	5,690,911
10. Death benefits.....	55,836	95,414	161,716
11. Matured endowments.....	20,301	7,384	11,706
12. Annuity and old age benefits.....	605,948	482,506	1,223,003
13. Disability, accident and health benefits, including premiums waived \$.....0	129	129	296
14. Surrender benefits and withdrawals for life contracts.....	36,800	20,547	44,739
15. Interest and adjustments on contract or deposit-type contract funds.....	214,626	314,990	382,676
16. Payments on supplementary contracts with life contingencies.....			
17. Increase in aggregate reserve for life and accident and health contracts.....	1,633,742	1,190,792	2,896,859
18. Totals (Lines 10 to 17).....	2,567,382	2,111,762	4,720,995
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	5,479	4,323	11,427
20. Commissions and expense allowances on reinsurance assumed.....			
21. General insurance expenses and fraternal expenses.....	292,336	286,794	568,125
22. Insurance taxes, licenses and fees.....	9,077	9,075	14,908
23. Increase in loading on deferred and uncollected premiums.....	(2,328)	(1,506)	(115)
24. Net transfers to or (from) Separate Accounts.....			
25. Aggregate write-ins for deductions.....	0	0	0
26. Totals (Lines 18 to 25).....	2,871,946	2,410,448	5,315,340
27. Net gain from operations before refunds to members (Line 9 minus Line 26).....	218,072	242,436	375,571
28. Refunds to members.....	49,020	46,439	93,034
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28).....	169,052	195,997	282,537
30. Net realized capital gains (losses) (excluding \$.....0 transferred to the IMR).....	(151,261)	67,020	65,788
31. Net income (Lines 29 + 30).....	17,791	263,017	348,325
<b>SURPLUS ACCOUNT</b>			
32. Surplus, December 31, prior year.....	2,280,797		2,629,164
33. Net income from operations (Line 31).....	17,791	263,017	348,325
34. Change in net unrealized capital gains or (losses).....			95,534
35. Change in net unrealized foreign exchange capital gain (loss).....			
36. Change in nonadmitted assets and related items.....			(15,862)
37. Change in liability for reinsurance in unauthorized companies.....			
38. Change in reserve on account of change in valuation basis (increase) or decrease.....			
39. Change in asset valuation reserve.....		(14,232)	(498,721)
40. Surplus (contributed to) withdrawn from Separate Accounts during period.....			
41. Other changes in surplus in Separate Accounts Statement.....			
42. Change in surplus notes.....			
43. Cumulative effect of changes in accounting principles.....			
44. Change in surplus as a result of reinsurance.....			
45. Aggregate write-ins for gains and losses in surplus.....	(128,094)	0	(277,643)
46. Net change in surplus for the year (Lines 33 through 45).....	(110,303)	248,785	(348,367)
47. Surplus as of statement date (Lines 32 + 46).....	2,170,494	248,785	2,280,797

## DETAILS OF WRITE-INS

08.301. Income - Sale of Books.....	278		1,169
08.302. Donations & Gifts.....			1,070
08.303. Line 3 from 2000 Annual Statement.....		2,681	
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	278	2,681	2,239
2501. Lines 15 & 17 from 2000 Annual Statement.....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	0	0
4501. Prior Year Fund Adjustment.....	(128,094)		140,067
4502. Decrease in Stock Book Value.....			(417,110)
4503. ....			
4598. Summary of remaining write-ins for Line 45 from overflow page.....	0	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above).....	(128,094)	0	(277,643)

## CASH FLOW

	1 Current Year to Date	2 Prior Year Ended December 31
<b>Cash from Operations</b>		
1. Premiums and annuity considerations for life and accident and health contracts.....	1,520,287	2,485,954
2. Charges and fees for deposit-type contracts.....		
3. Considerations for supplementary contracts with life contingencies.....		
4. Net investment income.....	1,540,299	3,258,456
5. Commissions and expense allowances on reinsurance ceded.....		
6. Fees associated with investment management, administration and contract guarantees from Separate Accounts.....		
7. Aggregate write-ins for miscellaneous income.....	278	2,239
8. Total (Lines 1 to 7).....	3,060,864	5,746,649
9. Death benefits.....	51,804	160,729
10. Matured endowments.....	20,301	11,706
11. Annuity and old age benefits.....	601,750	1,311,997
12. Disability, accident and health benefits.....	129	296
13. Surrender benefits and withdrawals for life contracts.....	36,800	44,739
14. Interest and adjustment on contract or deposit-type contract funds.....	189,080	367,894
15. Payments on supplementary contracts with life contingencies.....		
16. Total (Lines 9 to 15).....	899,864	1,897,361
17. Commissions on premiums, annuity considerations and deposit-type contract funds.....	5,479	11,576
18. Commissions and expense allowances on reinsurance assumed.....		
19. General insurance expenses and fraternal expenses.....	292,761	570,046
20. Insurance taxes, licenses and fees, excluding federal income taxes.....	8,652	15,069
21. Net transfers to or (from) Separate Accounts.....		
22. Aggregate write-ins for deductions.....	0	0
23. Refunds to members paid.....	47,020	91,034
24. Total (Lines 16 to 23).....	1,253,776	2,585,086
25. Net cash from operations (Lines 8 minus 24).....	1,807,088	3,161,563
<b>Cash from Investments</b>		
26. Proceeds from investments sold, matured or repaid:		
26.1 Bonds.....	3,259,108	10,752,337
26.2 Stocks.....	26,843	168,812
26.3 Mortgage loans.....	5,298	9,536
26.4 Real estate.....		
26.5 Other invested assets.....		
26.6 Net gains or (losses) on cash and short-term investments.....		
26.7 Miscellaneous proceeds.....		
26.8 Total (Lines 26.1 to 26.7).....	3,291,249	10,930,685
27. Cost of investments acquired (long-term only):		
27.1 Bonds.....	4,000,000	10,395,238
27.2 Stocks.....	2,375,265	2,958,022
27.3 Mortgage loans.....		27,074
27.4 Real estate.....		
27.5 Other invested assets.....		
27.6 Miscellaneous applications.....		
27.7 Total investments acquired (Lines 27.1 to 27.6).....	6,375,265	13,380,334
28. Net increase (or decrease) in certificate loans and liens.....	(5,068)	(4,973)
29. Net cash from investments (Line 26.8 minus Line 27.7 minus Line 28).....	(3,078,948)	(2,444,676)
<b>Cash from Financing and Miscellaneous Sources</b>		
30. Cash provided:		
30.1 Surplus notes, capital and surplus paid in.....		
30.2 Borrowed money \$.....0 less amounts repaid \$.....0.....		
30.3 Deposits on deposit-type contract funds and other liabilities without life or disability contingencies.....		
30.4 Other cash provided.....	152,784	
30.5 Total (Lines 30.1 to 30.4).....	152,784	0
31. Cash Applied:		
31.1 Interest on indebtedness.....		
31.2 Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies.....		
31.3 Other applications (net).....		(113,905)
31.4 Total (Lines 31.1 to 31.3).....	0	(113,905)
32. Net cash from financing and miscellaneous sources (Line 30.5 minus 31.4).....	152,784	113,905
<b>RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS</b>		
33. Net change in cash and short-term investments (Line 25, plus Line 29, plus Line 32).....	(1,119,076)	830,792
34. Cash and Short-term Investments:		
34.1 Beginning of year.....	1,749,942	919,150
34.2 End of period (Line 33 plus Line 34.1).....	630,866	1,749,942
<b>DETAILS OF WRITE-INS</b>		
0701. Line 3 from 2000 Annual Statement.....		
0702. Income - Sale Of Books.....	278	1,169
0703. Donations & Gifts.....		1,070
0798. Summary of remaining write-ins for Line 7 from overflow page.....	0	0
0799. Totals (Lines 0701 thru 0703 plus 0798) (Line 7 above).....	278	2,239
2201. Line 15 from 2000 Annual Statement.....		
2202. ....		
2203. ....		
2298. Summary of remaining write-ins for Line 22 from overflow page.....	0	0
2299. Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above).....	0	0

**See Attached 7 EF**

**GENERAL INTERROGATORIES**

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

**PART 1 - COMMON INTERROGATORIES**

**GENERAL**

1.1 Did the reporting entity implement any significant accounting policy changes which would require disclosure in the Notes to the Financial Statements? Yes [ ] No [X]

1.2 If yes, explain:.....

2.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [ ] No [X]

2.2 If yes, has the report been filed with the domiciliary state? Yes [ ] No [ ]

3.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

3.2 If yes, date of change: .....  
If not previously filed, furnish herewith a certified copy of the instrument as amended.

4. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [ ] No [X]  
If yes, attach an organizational chart.

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that ceased to exist as a result of the merger or consolidation.

1	2	3
Name of Entity	NAIC Company Code	State of Domicile

6. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [ ] No [ ] N/A [X]

If yes, attach an explanation.  
.....

7.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ....08/21/1999.....

7.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ....12/31/1998.....

7.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ....02/05/2000.....

7.4 By what department or departments?.....

8.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action, either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

8.2 If yes, give full information:  
.....

## GENERAL INTERROGATORIES (continued)

### INVESTMENT

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

- 9.1 Has there been any change in the reporting entity's own preferred or common stock? Yes [ ] No [ X ]
- 9.2 If yes, explain: \_\_\_\_\_
- 10.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [ ] No [ X ]
- 10.2 If yes, give full and complete information relating thereto: \_\_\_\_\_

11. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$.....

12. Amount of real estate and mortgages held in short-term investments: \$.....

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [ ] No [ X ]

13.2 If yes, please complete the following:

	1 Prior Year-End Statement Value	2 Current Quarter Statement Value
13.21 Bonds.....	\$.....0	\$.....0
13.22 Preferred Stock.....	\$.....0	\$.....0
13.23 Common Stock.....	\$.....0	\$.....0
13.24 Short-Term Investments.....	\$.....0	\$.....0
13.25 Mortgages, Loans or Real Estate.....	\$.....0	\$.....0
13.26 All Other.....	\$.....0	\$.....0
13.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26).....	\$.....0	\$.....0
13.28 Total Investment in Parent included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0
13.29 Receivable from Parent not included in Lines 13.21 to 13.26 above.....	\$.....0	\$.....0

- 14.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [ X ]
- 14.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [ ] No [ ]  
If no, attach a description with this statement.

15. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

15.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following: Yes [ X ] No [ ]

1 Name of Custodian(s)	2 Custodian Address
Merrill Lynch	5500 Sears Tower Chicago, IL 60606
Lehman Brothers	190 S. LaSalle St. 24 Flr. Chicago, IL 60603
William Blair & Co	222 West Adams St. Chicago, IL 60606
SWS Securities	1201 Elm St. Suite 3500 Dallas, TX 75270
Credit Suisse First Boston	Eleven Madison Ave. New York, NY 10010-3629

15.2 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation.

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

15.3 Have there been any changes, including name changes, in the custodian(s) identified in 15.1 during the current year? Yes [ ] No [ X ]

15.4 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

15.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address

## GENERAL INTERROGATORIES (continued)

(Responses to these interrogatories should be based on changes that have occurred since prior year end unless otherwise noted)

### PART 2 - FRATERNAL

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories:		1
1.1 Long-term mortgages in good standing:		Amount
1.11 Farm mortgages.....	\$.....	
1.12 Residential mortgages.....	\$.....	68,323
1.13 Commercial mortgages.....	\$.....	
1.14 Total mortgages in good standing.....	\$.....	68,323
1.2 Long-term mortgages in good standing with restructured terms:		
1.21 Total mortgages in good standing.....	\$.....	
1.3 Long-term mortgage loans upon which interest is overdue more than three months:		
1.31 Farm mortgages.....	\$.....	
1.32 Residential mortgages.....	\$.....	
1.33 Commercial mortgages.....	\$.....	
1.34 Total mortgages with interest overdue more than three months.....	\$.....	0
1.4 Long-term mortgage loans in process of foreclosure:		
1.41 Farm mortgages.....	\$.....	
1.42 Residential mortgages.....	\$.....	
1.43 Commercial mortgages.....	\$.....	
1.44 Total mortgages in process of foreclosure.....	\$.....	0
1.5 Total mortgage loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2).....	\$.....	68,323
1.6 Long-term mortgages foreclosed, properties transferred to real estate in current quarter:		
1.61 Farm mortgages.....	\$.....	
1.62 Residential mortgages.....	\$.....	
1.63 Commercial mortgages.....	\$.....	
1.64 Total mortgages foreclosed and transferred to real estate.....	\$.....	0
2.1 In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurance for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done?		
2.2 If no, explain.....	N/A	Yes [ ] No [ X ]

### SCHEDULE A - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	23,847	23,350	0	25,835
2. Increase (decrease) by adjustment.....	(497)	(497)		(1,988)
3. Cost of acquired.....				
4. Cost of additions to and permanent improvements.....				
5. Total profit (loss) on sales.....				
6. Increase (decrease) by foreign exchange adjustment.....				
7. Amount received on sales.....				
8. Book/adjusted carrying value at end of current period.....	23,350	22,853	0	23,847
9. Total valuation allowance.....				
10. Subtotal (Lines 8 plus 9).....	23,350	22,853	0	23,847
11. Total nonadmitted amounts.....				
12. Statement value, current period (Page 2, real estate lines, current period).....	23,350	22,853	0	23,847

### SCHEDULE B - VERIFICATION

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/recorded investment excluding accrued interest on mortgages owned, beginning of period.....	73,621	71,643	0	56,083
2. Amount loaned during period:				
2.1 Actual cost at time of acquisitions.....				
2.2 Additional investment made after acquisitions.....				27,074
3. Accrual of discount and mortgage interest points and commitment fees.....				
4. Increase (decrease) by adjustment.....				
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....	1,978	3,320		9,536
7. Amortization of premium.....				
8. Increase (decrease) by foreign exchange adjustment.....				
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period.....	71,643	68,323	0	73,621
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	71,643	68,323	0	73,621
12. Total nonadmitted amounts.....				
13. Statement value of mortgages owned at end of current period.....	71,643	68,323	0	73,621

### SCHEDULE BA - VERIFICATION

Other Invested Assets Included in Schedule BA

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value of long-term invested assets owned, beginning of period.....	0	0	0	
2. Cost of acquisitions during period:				
2.1 Actual cost at time of acquisitions.....				
2.2 Additional investment made after acquisitions.....				
3. Accrual of discount.....				
4. Increase (decrease) by adjustment.....				
5. Total profit (loss) on sale.....				
6. Amounts paid on account or in full during the period.....				
7. Amortization of premium.....				
8. Increase (decrease) by foreign exchange adjustment.....				
9. Book/adjusted carrying value of long-term invested assets at end of current period.....	0	0	0	0
10. Total valuation allowance.....				
11. Subtotal (Lines 9 plus 10).....	0	0	0	0
12. Total nonadmitted amounts.....				
13. Statement value of long-term invested assets at end of current period.....	0	0	0	0

**NONE**

**SCHEDULE D - PART 1B**

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1	2	3	4	5	6	7	8
	Statement Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Statement Value End of First Quarter	Statement Value End of Second Quarter	Statement Value End of Third Quarter	Statement Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1.....	23,587,252	3,000,000	1,500,000	(253,590)	23,587,252	24,833,662		22,809,381
2. Class 2.....	10,181,636		300,053	(19,646)	10,181,636	9,861,937		10,867,801
3. Class 3.....	3,490,577				3,490,577	3,490,577		3,499,030
4. Class 4.....	915,801				915,801	915,801		915,801
5. Class 5.....								
6. Class 6.....	414,233		414,233		414,233			414,233
7. Total Bonds.....	38,589,499	3,000,000	2,214,286	(273,236)	38,589,499	39,101,977	0	38,506,246
<b>PREFERRED STOCK</b>								
8. Class 1.....								
9. Class 2.....								
10. Class 3.....								
11. Class 4.....								
12. Class 5.....								
13. Class 6.....								
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock.....	38,589,499	3,000,000	2,214,286	(273,236)	38,589,499	39,101,977	0	38,506,246

**Alliance Of Transylvanian Saxons**

**SCHEDULE DA - PART 1**

Short-Term Investments Owned End of Current Quarter

	1 Book/Adjusted Carrying Value	2 <b>NONE</b> Paid	3 Actual Cost	4 Amount of Interest Received Current Quarter	5 Paid for Accrued Interest
8099999. Totals.....		XXX			

**SCHEDULE DA - PART 2 - Verification**

Short-Term Investments Owned

	1 First Quarter Current Year	2 Second Quarter Current Year	3 Third Quarter Current Year	4 Prior Year Ended December 31
1. Book/adjusted carrying value, beginning of period.....	2,300,509	1,423,796	0	914,696
2. Cost of short-term investments acquired.....				
3. Increase (decrease) by adjustment.....				1,385,813
4. Increase (decrease) by foreign exchange adjustment.....				
5. Total profit (loss) on disposal of short-term investments.....				
6. Consideration received on disposal of short-term investments.....	876,713	150,832		
7. Book/adjusted carrying value, current period.....	1,423,796	1,272,964	0	2,300,509
8. Total valuation allowance.....				
9. Subtotal (Lines 7 plus 8).....	1,423,796	1,272,964	0	2,300,509
10. Total nonadmitted amounts.....				
11. Statement value (Lines 9 minus 10).....	1,423,796	1,272,964	0	2,300,509
12. Income collected during period.....	4,315	5,746		34,382
13. Income earned during period.....	4,315	5,746		34,382

**Sch. DB-Part F-Section 1  
NONE**

**Sch. DB-Part F-Section 2  
NONE**

**Sch. S  
NONE**

# SCHEDULE T - DISTRIBUTION OF BUSINESS BY STATES AND TERRITORIES

(Adult and Juvenile Combined)

State, Etc.	Is Insurer Licensed? (Yes or No)	Life Contracts			Deposit-Type Contract Funds	Other Considerations
		Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees		
1. Alabama.....	AL	No				
2. Alaska.....	AK	No				
3. Arizona.....	AZ	No				
4. Arkansas.....	AR	No				
5. California.....	CA	No				
6. Colorado.....	CO	No				
7. Connecticut.....	CT	No				
8. Delaware.....	DE	No				
9. District of Columbia.....	DC	No				
10. Florida.....	FL	No				
11. Georgia.....	GA	No				
12. Hawaii.....	HI	No				
13. Idaho.....	ID	No				
14. Illinois.....	IL	yes	3,568	118,668		1,225
15. Indiana.....	IN	yes	695	63,983		565
16. Iowa.....	IA	No				
17. Kansas.....	KS	No				
18. Kentucky.....	KY	No				
19. Louisiana.....	LA	No				
20. Maine.....	ME	No				
21. Maryland.....	MD	No				
22. Massachusetts.....	MA	No				
23. Michigan.....	MI	yes	1,138	38,632		479
24. Minnesota.....	MN	No				
25. Mississippi.....	MS	No				
26. Missouri.....	MO	No				
27. Montana.....	MT	No				
28. Nebraska.....	NE	No				
29. Nevada.....	NV	No				
30. New Hampshire.....	NH	No				
31. New Jersey.....	NJ	No				
32. New Mexico.....	NM	No				
33. New York.....	NY	No				
34. North Carolina.....	NC	No				
35. North Dakota.....	ND	No				
36. Ohio.....	OH	yes	69,368	1,009,191		10,934
37. Oklahoma.....	OK	No				
38. Oregon.....	OR	No				
39. Pennsylvania.....	PA	yes	22,693	192,333		1,540
40. Rhode Island.....	RI	No				
41. South Carolina.....	SC	No				
42. South Dakota.....	SD	No				
43. Tennessee.....	TN	No				
44. Texas.....	TX	No				
45. Utah.....	UT	No				
46. Vermont.....	VT	No				
47. Virginia.....	VA	No				
48. Washington.....	WA	No				
49. West Virginia.....	WV	No				
50. Wisconsin.....	WI	No				
51. Wyoming.....	WY	No				
52. American Samoa.....	AS	No				
53. Guam.....	GU	No				
54. Puerto Rico.....	PR	No				
55. US Virgin Islands.....	VI	No				
56. Canada.....	CN	No				
57. Aggregate Other Alien.....	OT	XXX	0	0		0
58. Subtotals.....	(a)	5	97,461	1,422,807	0	14,742
90. Reporting entity contributions for employee benefit plans	XXX					0
91. Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period.....	XXX					
93. Premium or annuity considerations waived under disability or other contract provisions.....	XXX					
94. Aggregate other amounts not allocable by State.....	XXX		0	0		0
95. Totals (Direct Business).....	XXX		97,461	1,422,807	0	14,742
96. Plus reinsurance assumed.....	XXX				0	0
97. Totals (All Business).....	XXX		97,461	1,422,807	0	14,742
98. Reinsurance less reinsurance ceded.....	XXX				0	0
99. Totals (All Business) less reinsurance ceded.....	XXX		97,461	1,422,807	0	14,742
5701.....	XXX					0
5702.....	XXX					
5703.....	XXX					
5798. Summary of remaining write-ins for Line 57 from overflow page.....	XXX		0	0		0
5799. Totals (Lines 5701 thru 5703 plus 5798) (Line 57 above).....	XXX		0	0	0	0
9401.....	XXX					0
9402.....	XXX					
9403.....	XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page.....	XXX		0	0		0
9499. Totals (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX		0	0	0	0

(a) Insert the number of yes responses except for Canada and Other Alien.

**Sch. Y-Part 1  
NONE**

**Supplemental Exhibit & Sch. Interrogatories  
NONE**

**Overflow Page for Write-Ins**

**Additional Write-ins for Cash Flow:**

	1 Current Year to Date	2 Prior Year Ended December 31
0704. Prior Year Fund Adjustment.....		
0798. Summary of remaining write-ins for Line 7.....	.....0	.....0

**Sch. A-Part 2  
NONE**

**Sch. A-Part 3  
NONE**

**Sch. B-Part 1  
NONE**

**Sch. B-Part 2  
NONE**

**Sch. BA-Part 1  
NONE**

**Sch. BA-Part 2  
NONE**

### SCHEDULE D - PART 3

Show all Long-Term Bonds and Stock Acquired by the Company During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation (a)
Bonds - U.S. Government 3133MM YG 2	Federal Home Loan Bank Federal National Mtg. Assn.	04/10/2002	William Blair	1,000,000	1,000,000	1,000,000		1
312925 TU 4	Fed Home Loan Mtg.	04/17/2002	Lehman Brothers	1,000,000	1,000,000	1,000,000		1
6099997	Total - Bonds - U.S. Government	06/18/2002	Merrill Lynch	3,000,000	3,000,000	3,000,000	0	XXX
6099999	Total - Bonds			3,000,000	3,000,000	3,000,000	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks			3,000,000	3,000,000	3,000,000	0	XXX
(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues:.....0.								

**SCHEDULE D - PART 4**

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of by the Company During the Current Quarter

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value At Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year	NAIC Designation (a)
<b>Bonds - U.S. Government</b>																
312923 M6 9...	Federal Home Loan Mtg. Corp.	06/14/2002	William Blair		500,000	500,000	500,000	500,000					0	17,500		1
313MFFM 5...	Federal Home Loan	05/20/2002	Merrill Lynch		500,000	500,000	500,000	500,000					0	17,500		1
313MFFM 5...	Federal Home Loan	06/20/2002	Merrill Lynch		500,000	500,000	500,000	500,000					0	17,500		1
0399999	Total - Bonds - U.S. Government				1,500,000	1,500,000	1,500,000	1,500,000	0	0	0	0	0	52,500	0	XXX
<b>Bonds - Public Utilities</b>																
50730K AD 9...	Laidlaw				242,000	400,000	419,788	414,233				(172,233)	(172,233)			6
718607 AU 0...	Phillips Petroleum	05/10/2002	Merrill Lynch		313,290	300,000	30,072	300,053				13,237	13,237	13,290		2
3899999	Total - Bonds - Public Utilities				555,290	700,000	449,860	714,286	0	0	0	(158,996)	(158,996)	13,290	0	XXX
6099997	Total - Bonds - Part 4				555,290	700,000	449,860	714,286	0	0	0	(158,996)	(158,996)	13,290	0	XXX
6099999	Total - Bonds				2,055,290	2,200,000	1,949,860	2,214,286	0	0	0	(158,996)	(158,996)	65,790	0	XXX
<b>Common Stocks - Public Utilities</b>																
<b>United States</b>																
<b>Computer Science</b>																
<b>United States</b>																
6699999	Total - Common Stocks - Public Utilities			500,000	22,855	XXX	15,194	15,194	0	0	0	7,661	7,661	0	0	XXX
7099997	Total - Common Stocks - Part 4				22,855	XXX	15,194	15,194	0	0	0	7,661	7,661	0	0	XXX
7099999	Total - Common Stocks				22,855	XXX	15,194	15,194	0	0	0	7,661	7,661	0	0	XXX
7199999	Total - Preferred and Common Stocks				22,855	XXX	15,194	15,194	0	0	0	7,661	7,661	0	0	XXX
7299999	Total - Bonds, Preferred and Common Stocks				2,078,145	2,200,000	1,965,054	2,214,286	0	0	0	(151,335)	(151,335)	65,790	0	XXX
(a) For all common stock bearing the NAIC designation "U" provide: the number of such issues: 0.																

**Sch. DB-Part A-Section 1**  
**NONE**

**Sch. DB-Part B-Section 1**  
**NONE**

**Sch. DB-Part C-Section 1**  
**NONE**

**Sch. DB-Part D-Section 1**  
**NONE**

## SCHEDULE E - PART 1 - CASH

### Month End Depository Balances

1 Depository	2	3	4	Book Balance at End of Each Month During Current Quarter			8
				5	6	7	
				Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	
<b>Open Depositories</b>							
Key Bank.....				36,212	20,409	(747,578)	.....
First Boston Bond Account.....				105,455	105,455	105,455	.....
0199999. Total Open Depositories.....	XXX	0	0	141,667	125,864	(642,123)	XXX
0399999. Total Cash on Deposit.....	XXX	0	0	141,667	125,864	(642,123)	XXX
0499999. Cash in Society's Office.....	XXX	XXX	XXX	25	25	25	XXX
0599999. Total Cash.....	XXX	0	0	141,692	125,889	(642,098)	XXX

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**  
 Description (Max 300 char)

The Notes to Financial Statements for the first quarter require that Note 17 (Wash Sales) be completed by all companies. If this does not apply, please note "N/A" on the printed copy. The instructions also indicate that companies should complete any note that will make the financial statements more meaningful to the reader. That means that any company that has a significant change from year-end to first quarter or from quarter to quarter may be completing a number of notes.

	Current Year	Prior Year
<b>1. A. Accounting Practices</b>		
1. Net Income State Basis	17,791	263,017
2. State Prescribed Practices (Income)	Select, Insert, Records to add more space for each group.	
3. State Permitted Practices (Income)	Select, Insert, Records to add more space for each group.	
4. Net income, NAIC SAP	0	0
5. Statutory Surplus	17,791	263,017
6. State Prescribed Practices (Surplus)	Select, Insert, Records to add more space for each group.	
7. State Permitted Practices (Surplus)	Select, Insert, Records to add more space for each group.	
8. Statutory Surplus, NAIC SAP	0	0

	Current Year	Prior Year
<b>4. Discontinued Operations</b>		
05. The amounts related to discontinued operations, and the effect on the reporting entity's balance sheet and summary of operations is as follows:		
a. Assets, Line 7, Cash		
b. Assets, Line 27, Totals		
c. Liabilities, Surplus and Other Funds, Line 28, Total liabilities		
d. Liabilities, Surplus and Other Funds, Line 37, Surplus		
e. Liabilities, Surplus and Other Funds, Line 39, Total		
f. Summary of Operations, Line 1, Premiums		
g. Summary of Operations, Line 19, Increase in aggregate reserves for A&H (CY less PY)		
h. Summary of Operations, Line 32, Federal income taxes incurred		
i. Summary of Operations, Line 34, Net realized capital gains		
j. Summary of Operations, Line 35, Net income		
<b>5. Investments</b>		
A. Mortgage Loans		
4. As of year end, the reporting entity held mortgages with interest more than 180 days		

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char)	Amount	Amount	Amount	Amount	Amount	Amount
past due with a recorded investment, excluding accrued interest .....						
a. Total interest due on mortgages with interest more than 180 days past due.....						
5. Taxes, assessments and any amounts advanced and not included in the mortgage loan total .....						
6. Current year impaired loans with a related allowance for credit losses .....						
a. Related allowance for credit losses.....						
7. Impaired mortgage loans without an allowance for credit losses .....						
8. Average recorded investment in impaired loans .....						
9. Interest income recognized during the period the loans were impaired .....						
10. Amount of interest income recognized on a cash basis during the period the loans were impaired .....						
B. Debt Restructuring						
1. The total recorded investment in restructured loans, as of year end .....	Current Year	Prior Year				
2. The realized capital losses related to these loans .....						
3. Total contractual commitments to extend credit to debtors owning receivables whose terms have been modified in troubled debt restructurings .....						
5. Allowance for credit losses:	Current Year	Prior Year				
a. Balance at beginning of period .....			0			0
b. Additions charged to operations .....						
c. Direct write-downs charged against the allowances .....						
d. Recoveries of amounts previously charged off .....						
e. Balance at end of period .....			0			0
9. <b>Income Taxes</b>						
A. The components of the net deferred tax asset/(liability) at 12/31 are as follows:	Current Year	Prior Year				
1. Total of all deferred tax assets (admitted and nonadmitted) .....						
2. Total of all deferred tax liabilities.....						
3. Total deferred tax assets nonadmitted in accordance with SSAP 10, Income Taxes.						
4. Increase (decrease) in deferred tax assets nonadmitted.....						
C. Current income taxes incurred consist of the following major components:						
Current income taxes incurred:	2002	2001				
0199. Current Income Taxes Incurred	0	0				
DTAs	Statutory	Tax	Difference	Tax Effect		
0299. Total DTAs	0	0	0	0		
0399. DTAs Nonadmitted						
DTLs	Statutory	Tax	Difference	Tax Effect		
0499. Total DTLs	0	0	0	0		
DTAs resulting from book/tax differences in:	2002	2001	Change			
			0			0

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char)	2002		2001		Change	Amount	Amount	Amount	Amount
	Amount	Tax Effect	Amount	Tax Effect					
0599. Total DTAs	0		0		0				
0699. DTAs nonadmitted	0		0		0				
DTLs resulting from book/tax differences in:									
0799. Total DTLs	0		0		0				
D. Among the more significant book to tax adjustments were the following:									
0199. Income Before Taxes									
0299. Book Over Tax Reserves									
Other adjustments:									
0399. Total Other Adjustments	0		0		0				
0499. Taxable Income	0		0		0				

Select, Insert, Records to add more space for each group.

Select, Insert, Records to add more space for each group.

\*E. 2. The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

A. Current Year	
B. Current Year-1	
C. Current Year-2	

**10. Information Concerning Parent, Subsidiaries and Affiliates**

The reporting entity has given an affiliated real estate development company a standing commitment until January 1, 2003, in the form of loan guarantees not to exceed \$.....0 in the event of a loan default on various of its debt issues. ....

**12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

A. Defined Benefit Plan - A summary of assets, obligations and assumptions of the pension and other postretirement benefit plans are as follows at December 31, current year and prior year:

	Pension Benefits		Other Benefits	
	Current Year	Prior Year	Current Year	Prior Year
1. Change in benefit obligation				
a. Benefit obligation at beginning of year				
b. Service cost				
c. Interest cost				
d. Contribution by plan participants				
e. Actuarial gain (loss)				
f. Foreign current exchange rate changes				
g. Benefits paid				
h. Plan amendments				
i. Business combinations, divestitures, curtailments, settlements and special termination benefits				
j. Benefit obligation at end of year	0	0	0	0
2. Change in plan assets				
a. Fair value of plan assets at beginning of year				
b. Actual return on plan assets				
c. Foreign currency exchange rate changes				
d. Employer contribution				

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char) Amount Amount Amount Amount Amount Amount

e. Plan participants' contributions						
f. Benefits paid						
g. Business combinations, divestitures and settlements						
h. Fair value of plan assets at end of year						
3. Funded status	0	0	0	0	0	0

a. Unamortized prior service cost						
b. Unrecognized net gain or (loss)						
c. Remaining net obligation or net asset at initial date of application						
d. Prepaid assets or accrued liabilities						
e. Intangible asset						

4. Benefit obligation for nonvested employees						
5. Components of net periodic benefit cost						
a. Service cost						
b. Interest cost						
c. Expected return on plan assets						
d. Amortization of unrecognized transition obligation or transition asset						
e. Amount of recognized gains and losses						
f. Amount of prior service cost recognized						
g. Amount of gain or loss recognized due to a settlement or curtailment						
h. Total net periodic benefit cost	0	0	0	0	0	0

7. Weighted-average assumptions as of December 31						
a. Discount rate						
b. Rate of compensation increase						
c. Expected long-term rate of return on plan assets						

9. Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:		
a. Effect on total of service and interest cost components	1 Percentage Point Increase	1 Percentage Point Decrease
b. Effect on postretirement benefit obligation		

**13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**

9. The portion of unassigned funds (surplus represented or reduced by each item below is as follows:

a. Unrealized gains and losses	
b. Nonadmitted assets values	
c. Separate account business	
d. Asset valuation reserves	
e. Provision for reinsurance	

10. The reporting entity issued the following surplus debentures or similar obligations:

1	2	3	4	5	6	7	8
		Par Value	Carrying	Principal and/or	Total	Unapproved	

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Date Issued	Interest Rate	Amount	Date of Maturity								
1310999	Total	0	0	0	0	0	0	0	0	0	XXX

11. The impact of any restatement due to prior quasi-reorganizations is as follows:

Change in Year Surplus and Contributed Surplus	0
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14. Contingencies

A. 1. Total contingent liabilities

Year Surplus and Contributed Surplus	0
--------------------------------------	---

15. Leases

A.2.a At January 1, 2002, the minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Leases (Dollars in thousands)
2001	
2002	
2003	
2004	
2005	
2006	

B.1.c Future minimum lease payment receivables under noncancelable leasing arrangements as of reporting period, 2002 are as follows:

Year Ending December 31	Operating Leases (Dollars in thousands)
2001	
2002	
2003	
2004	
2005	
2006	

B.2.b The reporting entity's investment in leveraged leases related to equipment used primarily in the transportation industries. The component of net income from leveraged leases were shown below:

	Current Year	Prior Year
Income from leveraged leases before income tax including investment tax credit		
Less current income tax		
Net income from leveraged leases	0	0

B.2.c The components of the investment in leveraged leases were as shown below:

	Current Year	Prior Year
Lease contracts receivable (net of principal and interest on non-recourse financing)		
Estimated residual value of leased assets		
Unearned and deferred income		

Select, insert, Records to add more space for each group.

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char)	Amount	Amount	Amount	Amount	Amount	Amount
Investment in leveraged leases						
Deferred income taxes related to leveraged leases						
Net investment in leveraged leases	0	0	0	0	0	0

**16. Information About Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk**

A. For financial instruments with off-balance sheet risk an insurer shall disclose in the financial statements the following information by class of financial instrument

1. The table below summarizes the face amount of the reporting entity's financial instruments with off-balance sheet risk

	Assets			Liabilities		
	Current Year	Prior Year	Current Year	Prior Year	Current Year	Prior Year
a. Swaps						
b. Futures						
c. Options						
d. Total	0	0	0	0	0	0

**17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

C. Wash Sales

2. The details by NAIC designation 3 or below of securities sold during the first quarter ended March 31, 2002 and reacquired within 30 days of the sale date are:

	Number of Transactions	Book Value of Securities Sold	Cost of Securities Repurchased	Gain/ (Loss)
a. NAIC 3				
b. NAIC 4				
c. NAIC 5				
d. NAIC 6				
Preferred Stock				
e. NAIC P/RP3				
f. NAIC P/RP4				
g. NAIC P/RP5				
h. NAIC P/RP6				

**18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans**

A. ASO Plan - The gain from operations from ASO uninsured plans and the uninsured portion of partially insured plans was as follows during 2002

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses			0
b. Total net other income or expenses (including interest paid to or received from plans)			0
c. Net gain or (loss) from operations			0
d. Total claim payment volume			0

B. ASC Plan - The gain from operations from ASC uninsured plans and the uninsured portion of partially insured plans was as follows during 2002

	ASC Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASC
a. Gross reimbursement for medical cost incurred			0

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char)	Amount	Amount	Amount	Amount	Amount	Amount
b. Gross administrative fees accrued.....						
c. Other income or expenses (including interest paid to or received from plans) .....						0
d. Gross expenses incurred (claims and administrative) .....						0
e. Total net gain or loss from operations .....						0

**19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**  
**INPUT AREA IS TO THE EXTREME RIGHT - COLUMNS 18 thru 23**

Name and Address of Managing General Agent or Third Party Administrator	FEIN Number	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/Produced By
	XXX	XXX	XXX	XXX	0
1999999. TOTAL					

C=Claims payment; CA=Claims adjustment; R=Reinsurance ceding; B=Binding authority; P=Premium collection; \*U=Underwriting

**22. Reinsurance**

- B. Uncollectible Reinsurance**
- The reporting entity has written off in the current year reinsurance balances due from the entities listed below, the amount of:   
 That is reflected as:
    - Claims incurred .....
    - Claims adjustment expenses incurred .....
    - Premiums earned .....
    - Other .....

Entity	Amount
	0

Select, Insert, Records to add more space for each group.

**C. Computation of Reinsurance Reflected in Income and Expenses**

The reporting entity has reported in its operations in the current year as a result of commutation of reinsurance with the companies listed below, amounts that are reflected as:

- Claims incurred .....
- Claims adjustment expenses incurred .....
- Premiums earned .....
- Other .....

Entity	Amount
	0

Select, Insert, Records to add more space for each group.

**26. Reserves for Life Contracts and Deposit-Type Contracts**

6. The details for other changes:

Item	Total	ORDINARY				GROUP	
		Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Insurance

Select, Insert, Records to add more space for each group.

**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char)	Amount						
2606999. TOTAL	0	0	0	0	0	0	0

27. Variable Annuities with Guaranteed Living Benefits

**INPUT AREA IS TO THE EXTREME RIGHT (COLUMNS 26 THRU 30)**

Benefit & Type	Account Value	Reserve Held	Location	Reserve Credit
Total	0	0	XXX	0

28. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

**INPUT AREA IS TO THE EXTREME RIGHT - COLUMNS 24 & 25**

- Subject to discretionary withdrawal:
- With market value adjustment
  - At book value less current surrender charge of 5% or more
  - At market value
  - Total with adjustment or at market value (Total of 1 thru 3)
  - At book value without adjustment (minimal or no charge or adjustment)
- Not subject to discretionary withdrawal
- Total (gross)
  - Reinsurance ceded
  - Total (net) (C) - (D)

\*Reconciliation of total annuity actuarial reserves and deposit funds liabilities.

Life and Accident & Health Annual Statement:

1. Exhibit 8, Section B, Total (net)	32,861,451
2. Exhibit 8, Section D, Total (net)	3,153,815
3. Exhibit of Deposit-Type Contracts, Line 13, Column 1	
4. Subtotal	36,015,266

Separate Accounts Annual Statement:

5. Exhibit 6, Line 0299999, Column 2	
6. Exhibit 6, Line 0399999, Column 2	
7. Page 3, Line 2, Column 3	
8. Page 3, Line 3.1, Column 3	
9. Page 3, Line 3.2, Column 3	
10. Page 3, Line 3.3, Column 3	
11. Subtotal	0
12. Combined Total	36,015,266

29. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, were as follows:

1. Industrial	Gross	Net of Loading
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**NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:**

Description (Max 300 char)	Amount	Amount	Amount	Amount	Amount	Amount
2. Ordinary new business.....	162	55				
3. Ordinary renewal.....	15,026	10,723				
4. Credit life.....						
5. Group life.....						
6. Group annuity.....						
7. Totals.....	15,188	10,778				

**30. Separate Accounts**

**A. General Nature and Characteristics of Separate Accounts Business:**

	Indexed	Nonindexed Guarantee Less Than/ Equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
1. Premiums, considerations or deposits for year ended December 31					0
2. Reserves at reporting period for accounts with assets at:					
a. Fair value					0
b. Amortized cost					0
c. Total reserves *					0

1. Premiums, considerations or deposits for year ended December 31

2. Reserves at reporting period for accounts with assets at:

    a. Fair value

    b. Amortized cost

    c. Total reserves \*

3. By withdrawal characteristics:

    a. Subject to discretionary withdrawal:

        b. With FV adjustment

        c. At book value without FV adjustment and with current surrender charge of 5% or more

        d. At fair value

        e. At book value without FV adjustment and with current surrender charge less than 5%

        f. Subtotal

        g. Not subject to discretionary withdrawal

        h. Total

5. Reserves for asset default risk in lieu of AVR

Transfers as reported in the Summary of Operations of the Separate Accounts Statement

    a. Transfers to Separate Accounts

    b. Transfers from Separate Accounts

    c. Net transfers to or (from) Separate Accounts (a) - (b)

B. Reconciliation of Net Transfers to or (from) Separate Accounts

1. Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

    a. Transfers to Separate Accounts (Page 4, Line 1-4)

    b. Transfers from Separate Accounts (Page 4, Line 10)

    c. Net transfers to or (from) Separate Accounts (a) - (b)

2. Reconciling adjustments: *Select, insert, Records to add more space for each group.*

    Adjustment

    Amount

3. Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual

Statement (1c) + (2) = (Page 4, Line 26)

Description (Max 300 char)

NOTES TO FINANCIAL STATEMENTS - Diskette Filing Required Items:

Amount      Amount      Amount      Amount      Amount      Amount      Amount      Amount      Amount      Amount